

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Keshia L. Johnson
Debtor

Case No. 15-01311-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: REshelman
Form ID: 3180W

Page 1 of 2
Total Noticed: 24

Date Rcvd: May 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2018.

db +Keshia L. Johnson, 2908 Fairhaven Drive, Tobyhanna, PA 18466-3769
aty +Andrew Ryan Garcia, Bank of America, 16001 North Dallas Pkwy, Addison, TX 75001-3311
4625829 +A POCONO COUNTRY PLACE POA, 112 RECREATION DRIVE, TOBYHANNA, PA 18466-9599
4628998 +A Pocono Country Place Property Owners Association, c/o Young & Haros, LLC, 802 Main Street,
Stroudsburg, PA 18360-1602
4625831 BANK OF AMERICA, 18 TAPO CANYON, SIMI VALLEY, CA 93063
4625833 +BERNARDO FRATARCANGELI, 40 MOUNTAIN DR APT 103, MT. POCONO, PA 18344-1757
4663210 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E Ft. Lowell Road Suite #200,
Tucson, AZ 85712-1083
4625835 +DANIEL LYONS ESQ, 11 N 8TH STREET, STROUDSBURG, PA 18360-1717
4625839 +PA DEPT OF REVENUE, BUREAU OF COLLECTIONS, PO BOX 281041, HARRISBURG, PA 17128-1041
4625840 +POWELL ROGERS & SPEAKS, PO BOX 61107, HARRISBURG, PA 17106-1107

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: BANKAMER.COM May 14 2018 23:13:00 BANK OF AMERICA, N.A., P.O. Box 5170,
SIMI VALLEY, CA 93062-5170
4625830 +EDI: WFFC.COM May 14 2018 23:08:00 AMERICAS SERVICING CO, PO BOX 10328,
DES MOINES, IA 50306-0328
4625832 +EDI: BANKAMER.COM May 14 2018 23:13:00 BANK OF AMERICA HOME MTG, PO BOX 5170,
SIMI VALLEY, CA 93062-5170
4673147 +EDI: BANKAMER.COM May 14 2018 23:13:00 Bank of America, N.A., Attn: Bankruptcy Department,
P.O. Box 5170, Simi Valley, CA 93062-5170
4625834 +EDI: CAPITALONE.COM May 14 2018 23:13:00 CAPITAL ONE BANK, ATTN BANKRUPTCY DEPT,
PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4662955 +EDI: BASSASSOC.COM May 14 2018 23:08:00 Cavalry Spv I, LLC, c/o Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
4625836 EDI: IRS.COM May 14 2018 23:13:00 IRS CENTRAL INSOLVENCY, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4625837 +E-mail/Text: Bankruptcies@nragroup.com May 14 2018 19:19:58 NATIONAL RECOVERY AGENCY,
2491 PAXTON STREET, HARRISBURG, PA 17111-1036
4625838 +E-mail/Text: bankruptcy@nbtbank.com May 14 2018 19:19:42 NBT BANK, 20 MOHAWK ST,
CANAJOHARIE, NY 13317-1144
4628250 +E-mail/Text: bankruptcy@nbtbank.com May 14 2018 19:19:42 NBT Bank, NA,
52 South Broad Street, Norwich, NY 13815-1699
4631228 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 14 2018 19:19:23
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
Harrisburg, PA 17128-0946
4625841 +EDI: RMSC.COM May 14 2018 23:13:00 SYNCHRONY BANK, PO BOX 965005,
ORLANDO, FL 32896-5005
4625842 +EDI: WFFC.COM May 14 2018 23:08:00 WELLS FARGO, PO BOX 14517, DES MOINES, IA 50306-3517
4641846 EDI: WFFC.COM May 14 2018 23:08:00 Wells Fargo Bank N.A., PO Box 10438,
Des Moines, Ia 50306-0438

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4665464 Bernard Fratarcangeli
cr* +BANK OF AMERICA, N.A., P.O. Box 5170, SIMI VALLEY, CA 93062-5170

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Daniel P Lyons on behalf of Creditor Bernard Fratarcangeli dplyons@uplink.net
J. Zac Christman on behalf of Debtor 1 Keshia L. Johnson jchristman@newmanwilliams.com,
mdaniels@newmanwilliams.com;epotito@newmanwilliams.com;lbeaton@newmanwilliams.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
Thomas J. MacNeely on behalf of Creditor Pennstar Bank, A Division of NBT Bank, NA
tmacneely@rjglaw.com, rschaffer@rjglaw.com;czendarski@rjglaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 Keshia L. Johnson
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newman
williams.com;eapotito@hotmail.com;lbeaton@newmanwilliams.com

TOTAL: 8

Information to identify the case:

Debtor 1 Keshia L. Johnson
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:15-bk-01311-JJT**

Social Security number or ITIN **xxx-xx-5806**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Keshia L. Johnson
aka Keshia Johnson, dba Three Stages Day Care

May 14, 2018

By the
court:



Honorable John J. Thomas
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.